

Dear Consumer:

Enclosed is the Mortgage Broker/Lender Complaint Form you requested. Please fill it out, enclose copies of any documents relating to the problem, and return it to our address as shown on the form.

The Idaho Department of Finance cannot act as a private attorney for you and you should not rely on us to obtain a resolution to your complaint that is satisfactory to you. Our role in any legal action is on behalf of all the people of Idaho. We will consider investigating complaints involving an ongoing pattern or practice of illegal activity. We rely in great part upon consumers who are willing to provide us with information about fraudulent and deceptive activities in tracking illegal business practices. Information from consumers such as yourself allows us to identify and devote our resources to the most serious cases involving widespread injury to Idaho's consumers. Within the limits of our resources, we bring lawsuits or other actions in such cases. Information provided by consumers like you is indispensable to our efforts.

Unless you specifically request otherwise, we will attempt to mediate your dispute by forwarding your complaint to the business or person involved, requesting a response. We will forward information we receive to you. There are several other options available to you in attempting to resolve your complaint:

- (1) Your local Better Business Bureau may be able to assist you in mediating a dispute with a business;
- (2) You may want to file an action in Small Claims Court if the amount in controversy is less than \$3,000;
- (3) If the amount in controversy is more than \$3,000, you may have a remedy available to you through a private attorney. If you do not have a private attorney, you may want to contact the Idaho State Bar Referral Service at: Idaho State Bar, P.O. Box 895, Boise, Idaho 83701, (208)334-4500.
- (4) Depending upon household income and other factors, you may qualify for legal assistance from the Idaho Volunteer Lawyers Association. Your complaint will become part of our permanent file concerning the business or person identified, and will assist us in determining the need for further action by this office.

Your complaint may be a public document and if so, may be inspected by members of the public and media if a request is made under Idaho's Public Records Law. Your time in submitting this information is appreciated.

Sincerely,

THE IDAHO DEPARTMENT OF FINANCE
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